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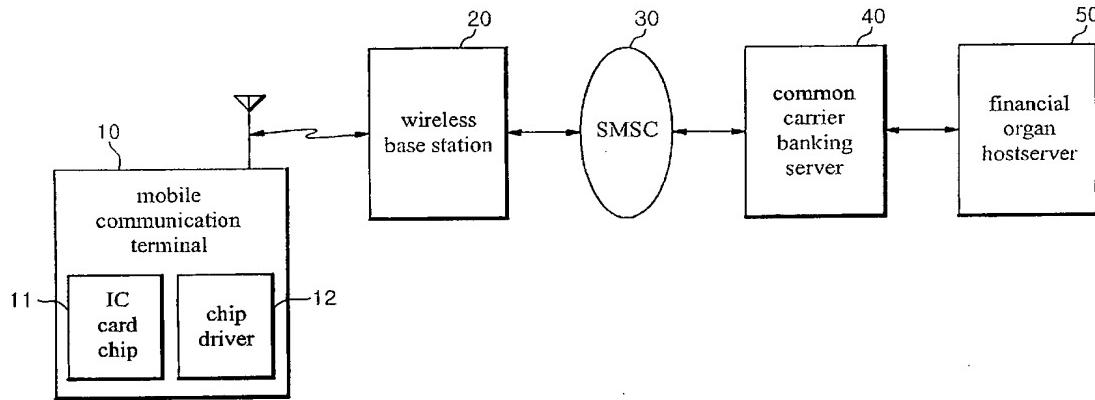
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(54) Title: SYSTEM AND METHOD FOR LOCKING/UNLOCKING MOBILE BANKING FUNCTION



(57) Abstract: A system and method for locking/unlocking a mobile banking function using a short message service (SMS) message is provided. Personal financial information stored in an IC card chip (for example, an embedded or external smart card chip or a traffic card chip) of a mobile communication terminal for storing personal financial information for supporting a banking function is maintained in a locking state using a short message service (SMS) message to disable access to the IC card chip or is unlocked to enable access to the IC card chip. Accordingly, when the mobile communication terminal is lost or stolen, an attempt for an illegal banking function using the IC card chip of the mobile communication terminal can be completely prevented, and a mobile communication terminal user does not need to visit a financial organ personally and needs to simply file a report to a corresponding financial organ or common carrier such that the use of an IC card chip of the mobile communication terminal can be stopped or the IC card chip can be reused.